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EMPLOYEE BENEFITS

FACULTY, EXEMPT AND NON-EXEMPT STAFF

All benefits and eligibility subject to change by
The State of Tennessee Benefits Administration
And State of Tennessee Retirement System

2019

The University of Tennessee at Chattanooga

**Office of Human Resources
615 McCallie Ave.
Chattanooga, TN 37403
(423) 425-4221**

This summary is provided for informational purposes only and does not create a contract or promise to provide any particular benefits. UTC reserves the right to change, amend or discontinue prospectively or retroactively any of the provisions of employee benefits at any time at UTC's discretion without notice to the employee.

Websites for all eligibility and benefit information:

General:

UTC benefit webpage:

<http://www.utc.edu/human-resources/benefits/>

UT Knoxville benefit webpage:

<https://hr.tennessee.edu/benefits/insurance/>

Retirement:

Tennessee Consolidated Retirement System (TCRS/ORP):

<https://treasury.tn.gov/Retirement/Retire-Ready-Tennessee/for-Higher-Education-Employees>

TIAA/CREF:

<http://www1.tiaa-cref.org/tcm/tnorp/>

Valic

https://www.valic.com/plan-details_1046_433090.html

VOYA

<https://tenorp.beready2retire.com/plan-information/tennessee-orp/orp-and-tcs>

Tax Deferred Income Plans/401k Roth:

401k/Roth 401k/457: Empower Retirement:

<https://hr.tennessee.edu/benefits/retirement/deferred-compensation/>

[Empower Retirement account access](#)

Insurance Eligibility and Enrollment guidelines (both regular status/retirement)

https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2019_guide_st.pdf

Available insurance benefits:

https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2018_guide_st.pdf

<http://insurance.tennessee.edu/>

Insurance handbooks:

<https://www.tn.gov/partnersforhealth/publications.html>

Partners for Health website, health, dental, vision, wellness, optional life:

<https://www.tn.gov/partnersforhealth.html>

Long Term Disability insurance website:

<http://www.utc.edu/human-resources/benefits/insurance/long-term-disability-insurance.php>

Short Term Disability insurance website:

<https://www.tn.gov/partnersforhealth/other-benefits/disability.html>

Optional Term Life Insurance website:

<https://web1.lifebenefits.com/sites/lbwcm/pd/tennessee>

Optional Special Accident Insurance website:

<https://web1.lifebenefits.com/sites/lbwcm/pd/tennessee>

Flexible Benefit Plan:

<http://www.utc.edu/human-resources/benefits/flexible-benefits-plans.php>

<http://flexiblebenefits.tennessee.edu/>

Health Savings Account (HSA):

<https://www.tn.gov/partnersforhealth/health-options/cdhp.html>

ANNUAL ENROLLMENT

Each fall: watch for dates; <https://www.tn.gov/partnersforhealth/ae/about-enrollment.html>

During the annual enrollment period for group insurance, faculty and staff are provided the opportunity to review their current insurance coverage, evaluate available options, and make changes for the next calendar year. Eligible faculty and staff will receive information from the State of Tennessee and various insurance carriers regarding changes to insurance programs and the options available.

The changes eligible faculty and staff may make are:

- *Add Medical Insurance
- *Change Medical Insurance carrier
- *Change Medical Insurance Plan
- *Change Dental Insurance Plan
- *Add Dental Insurance
- *Increase Optional Term Life Insurance
- *Add Optional Term Life Insurance for employee and family (not guaranteed)
- *Add Optional Special Accident Insurance coverage for employee and family
- *Enroll in Short Term/Long Term (not guaranteed)
- *Terminate Medical, Dental, Life, Optional Special Accident, or Long Term Disability Insurance

BASIC TERM LIFE AND BASIC ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Minnesota Life Handbook Website:

https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/life_handbook_2019.pdf

Employees enrolled in any of the health insurance plans receive basic term life and basic accidental death and dismemberment coverage as part of the group insurance program. The amount of coverage is based upon salary as indicated in the following tables. Each dependent is covered automatically for \$3,000 under the Basic Term Life Insurance.

Basic Term Life Insurance

<u>Employees with Base Salary*</u>	<u><Age 65</u>	<u>Premium/month</u>		<u>65-69</u>	<u>70-74</u>	<u>>Age 75</u>
		<u>EE/ or</u>	<u>Family</u>			
Less than \$15,000	\$20,000	\$0.00	\$1.20	\$13,000	\$ 9,000	\$ 6,000
\$15,000 - \$17,499	22,000	\$0.40	\$1.62	14,300	9,900	6,600
\$17,500 - \$19,999	25,000	\$.99	\$2.27	16,250	11,250	7,500
\$20,000 - \$22,499	30,000	\$1.98	\$3.32	19,500	13,500	9,000
\$22,500 - \$24,999	33,500	\$2.67	\$4.07	21,775	15,075	10,050
\$25,000 - \$27,499	37,000	\$3.37	\$ 4.83	24,050	16,650	11,100
\$27,500 - \$29,999	40,500	\$4.06	\$ 5.57	26,325	18,225	12,150
\$30,000 - \$32,499	44,000	\$4.75	\$6.33	28,600	19,800	13,200
\$32,500 - \$34,999	47,500	\$5.45	\$7.06	30,875	21,375	14,250
\$35,000 and over	50,000	\$5.94	\$7.61	32,500	22,500	15,000

Basic Special Accident and Dismemberment

<u>Employees with Base Salary*</u>	<u>Employee</u>	<u>Spouse Only</u>	<u>Spouse & Child (ren)</u>	<u>Each Child</u>
Less than \$15,000	\$40,000	\$24,000	\$16,000	\$ 4,000
\$15,000 - \$17,499	44,000	26,000	18,000	4,000
\$17,500 - \$19,999	50,000	30,000	20,000	5,000
\$20,000 - \$22,499	60,000	36,000	25,000	5,000
\$22,500 - \$24,999	67,000	40,000	27,000	6,000
\$25,000 - \$27,499	74,000	44,000	30,000	7,000
\$27,500 - \$29,999	81,000	49,000	32,000	8,000
\$30,000 - \$32,499	88,000	53,000	35,000	9,000
\$32,500 - \$34,999	95,000	57,000	38,000	9,000
\$35,000 and over	100,000	60,000	40,000	10,000

Basic Term Life Insurance and Basic Special Accident Insurance: Minnesota Life 1-866-881-0631

EMPLOYEES NOT ENROLLED IN THE HEALTH INSURANCE:

Employees that are eligible for health coverage but are NOT currently enrolled will now be provided with the Basic Term Life and Basic Special Accident Coverage. The benefit amount will be \$20,000 of Basic Term Life and \$40,000 of Basic Special Accident coverage. There is no cost to the individual; however, unlike the coverage for employees enrolled in a health plan, this benefit amount WILL NOT increase as the employee's salary increases. Additionally, the face amount of coverage declines at age 65 and over.

2019 HEALTH MONTHLY PREMIUMS

	BCBST/Cigna Localplus	Cigna Open Access
Premier PPO		
Employee Only	\$ 136	\$ 176
Employee + children	\$ 204	\$ 244
Employee + spouse	\$ 284	\$ 364
Employee + spouse + children	\$ 352	\$ 432
Standard PPO		
Employee Only	\$ 92	\$ 132
Employee + children	\$ 139	\$ 179
Employee + spouse	\$ 195	\$ 275
Employee + spouse + children	\$ 241	\$ 321
CDHP/HSA		
Employee Only	\$ 60	\$ 100
Employee + children	\$ 89	\$ 129
Employee + spouse	\$ 125	\$ 205
Employee + spouse + children	\$ 154	\$ 234

2019 DENTAL MONTHLY PREMIUMS

	Cigna DHMO Dental	
Employee only	\$ 13.44	
Employee + children	\$ 27.91	
Employee + spouse	\$ 23.83	
Employee + spouse + children	\$ 32.76	
	Metlife DPPO Dental	
Employee only	\$ 23.64	
Employee + children	\$ 54.36	
Employee + spouse	\$ 44.72	
Employee + spouse + children	\$ 87.50	
	VISION INSURANCE: Davis Vision	
	Basic	Expanded
Employee Only	\$ 3.07	\$ 5.56
Employee + children	\$ 6.13	\$ 11.12
Employee + spouse	\$ 5.82	\$ 10.57
Employee + spouse + children	\$ 9.01	\$ 16.35

Employee responsible for reviewing paystubs to ensure deductions reflect benefits selections.

HEALTH INSURANCE

<https://www.utc.edu/human-resources/benefits/insurance/health-insurance.php>

Regular full-time or regular part-time (75%+effort) appointments and eligible dependents may enroll in one of the 3 health insurance plans: Premier PPO, Standard PPO, or Consumer Driven Health Plan with a Health Savings Account. A pharmaceutical benefit through CVS Caremark is also included. Coverage begins the first of the month after the employee completes one full calendar month of employment.

DENTAL INSURANCE

<http://www.utc.edu/human-resources/benefits/insurance/dental-insurance.php>

Regular full-time or regular part-time (75%+effort) appointments and eligible dependents may enroll in one of the 2 dental insurance plans: Cigna DHMO or Metlife DPPO. Coverage begins the first of the month after the employee completes one full calendar month of employment.

VISION INSURANCE

<https://www.utc.edu/human-resources/benefits/insurance/vision-insurance.php>

Regular full-time or regular part-time (75%+effort) appointments and eligible dependents may enroll in one of the 2 vision insurance plans through Davis Vision: Basic plan or Expanded plan. Coverage begins the first of the month after the employee completes one full calendar month of employment.

OPTIONAL INSURANCE PROGRAMS

<https://www.utc.edu/human-resources/benefits/insurance/optional-life-insurance.php>

Faculty, Exempt, and Non-Exempt staff on regular full-time and regular part-time (75%+) appointments are eligible to participate in the Optional Insurance Programs. Employees who do not enroll when first eligible, may choose to enroll during the annual enrollment period, with an effective date of January, February, or March 1st. Proof of good health is required. Premiums are paid by the employee. Effective date is the 1st of a month after 90 days of employment.

Minnesota Life is the provider. The employee will contact the provider for all services including enrollment.

An optional life insurance plan is available. A new employee may elect as much as seven times his or her base annual salary or \$500, whichever is less enrolling in the first 31 days of hire without having to show proof of good health. If an employee wishes to apply for coverage, the employee must apply by the end of the first calendar month of employment. Premiums are based on the age and the amount of coverage desired. **Coverage is effective the first day of the month following the completion of 3 months of employment.**

OPTIONAL TERM LIFE INSURANCE

This plan offers a death benefit only. Premiums will increase with age. Spouse and eligible dependent children, to age 26, are eligible for coverage. The employee need not participate in order to purchase spouse coverage. Term coverage for dependent children coverage is available as a term rider. Must review current Minnesota Life Handbook for current premiums. Effective 01/01/2018, portable coverage is restricted to ½ of the value of the policy.

Available Options:

For spouse: Spouses below the ages of 55 are eligible for up to 1x the employees Annual Base Salary, subject to an overall maximum of \$30,000
For Children: Term insurance for \$5,000 or \$10,000 coverage.

OPTIONAL SPECIAL ACCIDENT INSURANCE

This plan provides coverage for accidental death and dismemberment. Premiums are paid completely by the employee. Benefits are paid for dismemberment for one of the following:

- Loss of a hand by total severance at or above the wrist
- Loss of a foot by total severance at or above the ankle joint
- Total loss of the sight of an eye

Benefits will be paid for dismemberment if the loss occurred within 90 days of the accident, provided coverage was in effect on the date of the accident. The principal sum indicated below will be paid for the loss of life or loss of more than one member; one-half the principal sum will be paid for the loss of one member. **Coverage becomes effective on the first of the month following one full calendar month of employment.**

The amount of coverage is based upon salary as indicated in the following table.

Annual Earnings*	Principal Sum*		Spouse and Child(ren)		Mo. Premium	
	Employee	Spouse Only	Spouse	Child Only	Single	Family
Less than \$3,000	\$ 6,000	\$ 4,000	\$ 2,000	\$ 1,000	\$0.11	\$0.29
\$3,000 < \$4,000	9,000	5,000	3,000	1,000	0.16	0.34
\$4,000 < \$5,000	12,000	7,000	4,000	2,000	0.22	0.40
\$5,000 < \$6,000	15,000	9,000	5,000	2,000	0.27	0.45
\$6,000 < \$7,000	18,000	11,000	7,000	2,000	0.32	0.50
\$7,000 < \$8,000	21,000	13,000	8,000	3,000	0.38	0.56
\$8,000 < \$9,000	24,000	15,000	10,000	3,000	0.43	0.61
\$9,000 < \$10,000	27,000	17,000	11,000	3,000	0.49	0.67
\$10,000 < \$12,500	32,000	19,000	13,000	3,000	0.58	0.76
\$12,500 < \$15,000	38,000	23,000	15,000	4,000	0.68	0.86
\$15,000 < \$17,500	44,000	26,000	18,000	4,000	0.79	0.97
\$20,000 and over	60,000	36,000	25,000	5,000	1.08	1.26

*Excludes bonuses, overtime or other special compensation (see Securian Financial Handbook for details on rates)

LONG-TERM DISABILITY INSURANCE

<https://www.utc.edu/human-resources/benefits/insurance/long-term-disability-insurance.php>

Faculty, Exempt, Non-Exempt staff on regular full-time and regular part-time (75%+) appointments are eligible to participate in a long-term disability insurance program offered through Lincoln Financial Group. This insurance provides income replacement when the employee becomes disabled and unable to perform the essential duties of his/her profession. Premiums are paid totally by the employee. Coverage becomes effective on the first of the month following one full calendar month of employment. Plan is administered by Lincoln Financial Group.

Following a 4-month waiting period, these plans provide for a monthly income based on 66.67% of monthly salary up to \$8,000 per month. Age restrictions apply.

Employees who wish to enroll in long-term disability insurance after the initial eligibility period (first 30 days of employment) must provide proof of good health.

SHORT TERM DISABILITY

<https://www.tn.gov/partnersforhealth/other-benefits/disability.html>

Faculty, Exempt, Non-Exempt staff on regular full-time and regular part-time (75%+) appointments are eligible to participate in a short-term disability insurance program offered through Metlife. Short Term Disability Insurance replaces a portion of your income during a disability, which could last up to 26 weeks. Metlife must approve claim. Coverage becomes effective on the first of the month following one full calendar month of employment.

FAMILY AND MEDICAL LEAVE

http://policy.tennessee.edu/hr_policy/hr0338/

Any regular or term employee who has been employed for at least twelve (12) months, and has at least 1,250 hours of service during the previous twelve (12) month period, and who provides his or her supervisor with reasonable notice (30 days when the need for leave is foreseeable) is eligible for family and medical leave for childbirth, adoption, foster care placement of a child, serious illness of a spouse, child or parent, or the employee's own serious illness and qualifying exigency arising out of a family member's armed service. If the leave qualifies as family and medical leave, such leave may extend up to a maximum of twelve (12) work weeks of paid or unpaid leave during a twelve (12) month period beginning on the date the employee's family and medical leave first begins. This twelve (12) work week period may include holidays or days of administrative closing. Family and medical leave shall run concurrently with paid leave (such as sick leave, annual leave, personal leave, workers' compensation leave) or any leave of absence without pay.

An employee may request family and medical leave (FML), or the University may determine that the employee qualifies for FML and may place him/her on FML by so notifying the employee. The notification must occur before the employee returns to work and may not be retroactive unless the employee is notified within two days of the University's knowledge that the absence qualifies for FML. Family and medical leave forms must be completed by the employee or the University and are available from the Office of Human Resources. Contact Kendra Biggs (ext. 4753), Human Resources.

EDUCATIONAL ASSISTANCE

http://policy.tennessee.edu/hr_policy/hr0330/

Tuition Fee Waiver: Employee

Classes at a UT campus

Regular full-time staff and faculty may enroll in classes at **any UT campus** without payment of in-state maintenance fees and tuition for a maximum of nine (9) semester undergraduate or graduate credit hours per semester. The fee waiver is pro-rated for part-time regular staff and faculty based upon the percent of effort as follows:

100 % effort:	up to 9 hours
75 - 99 %:	up to 6 hours
50 - 74 %:	up to 4 hours
less than 50%:	not eligible

The waiver form should be completed by the employee, signed by his/her supervisor and forwarded to Human Resources for completion prior to taking classes.

NOTE: This benefit covers most of the costs of taking courses at UTC; however, some fees other than state maintenance fees and tuition may not be eligible for the Tuition Fee Waiver. Contact the Bursar's office for details regarding additional fees that are not covered under Tuition Fee Waiver program.

Employee Graduate Fee Waiver

Staff who are classified as graduate level students taking courses required by their employer or to maintain or improve skills needed in their present job are exempt from taxation. To claim this exemption, please complete the [Job Related Tuition Waiver Form](#). This form requires both the signature of the employee and the department head. Once the form has been completed, return the form to the University Wide Payroll Office at P115 Andy Holt Tower, Knoxville TN, 37996 or email it to rchance@tennessee.edu.

Tax Withholding Schedule

Beginning Spring Semester 2012, the university will begin withholding taxes on the non-qualified graduate fee waivers once the \$5,250 excludable amount has been reached for the calendar year. The in-state and out-of-state graduate fee waiver value will be prorated over several months and taxed according to the following schedule.

Semester	Month(s) including additional tax withholding
Spring	February, March, April
Mini-Term	May
Summer	June, July
Fall	September, October, November

Because the fee waiver value (over the \$5,250 in a calendar year) will be added to the taxable income on your check and taxed at the W4 graduated rate, you can take your specific tax situation in consideration and submit a new W4 to your campus Human Resources/Payroll Office to adjust the amount withheld. Please see your personal tax advisor for further advice.

Additional Fee Waiver at Tennessee Board of Regents Institutions

Regular full-time staff and faculty, with 100% effort, may take up to 1 course (4 hours) at **any [TN Board of Regents School](#)**. **It cannot be combined with a waiver to a UT system school to exceed the 9-hour limit.** Employees with 0 - 99% effort are not eligible for fee waiver at TN Board of Regents School. The form must be completed by the employee, signed by his/her supervisor and forwarded to Human Resources for completion prior to taking classes.

Regular full-time employees only are eligible to take one course for credit per term at any Board of Regents School.

Tuition Fee Discount: Dependents

http://policy.tennessee.edu/hr_policy/hr0331/

Regular full-time employees are eligible for a student fee discount for their spouses and dependent children who have been admitted to the University as undergraduate students through standard admission procedures. Spouses and dependent children of regular part-time employees who have one (1) or more years of regular continuous service with The University of Tennessee working a minimum of fifty percent (50%) time shall receive a pro rata discount based on the percent of effort currently worked by the employee. Please refer to the policy for eligibility of dependent.

The amount of the student fee discount shall be no more than fifty percent (50%) of

undergraduate maintenance fees and tuition. The student fee discount for eligible spouses and dependent children is applicable only to undergraduate credit courses.

LONGEVITY PAY

http://policy.tennessee.edu/hr_policy/hr0432/

Regular full-time employees and regular part-time employees working 82.05% time or more, who have completed 36 months of service at 82.05% time or more with The University of Tennessee, The State Board of Regents, or any other agency of the State of Tennessee receive longevity pay, an annual bonus based on years of state service. Employee is responsible to follow up on forms that need to be completed.

Longevity pay features:

- \$100 per year after 3 years
- \$3000 maximum
- Credit for previous State, Board of Regents Schools and University of Tennessee Service

ANNUAL AND SICK LEAVE

TWELVE MONTH FACULTY, EXEMPT AND NON-EXEMPT STAFF ONLY

Annual Leave: http://policy.tennessee.edu/hr_policy/hr0305/

Sick Leave: http://policy.tennessee.edu/hr_policy/hr0380/

HOLIDAY AND CLOSING SCHEDULE

http://policy.tennessee.edu/hr_policy/hr0320/

http://policy.tennessee.edu/hr_policy/hr0350/

You may access the holiday and closing schedule on the Internet at <http://www.utc.edu/personnel/> then click on Calendars (near top left) Holiday Schedule.

THE UTC SICK LEAVE BANK

ENROLLMENT

APRIL 1 THROUGH JUNE 30

http://policy.tennessee.edu/hr_policy/hr0382/

WHAT IS THE SICK LEAVE BANK?

The sick leave bank is a common pool of hours to which staff or 12-month faculty donate some of their accumulated leave. Then, if a member of the bank suffers a serious illness or injury and has used all of his/her sick and annual leave, sick leave bank hours may be requested to cover the additional period of absence from work. The Bank Trustees review the request and appropriate medical information from the employee's physician. If the request is approved, the employee may receive up to 90 days per illness or injury per year. Sick Leave Bank hours do not have to be re-paid. Under certain circumstances, an employee can also receive sick leave hours from donors in addition to the allocation from the sick leave bank. However, only employees who are members of the sick leave bank can receive donations of hours from another employee.

WHO IS ELIGIBLE TO JOIN?

Any regular staff or 12-month faculty member, who accrues sick leave and has a current sick leave balance of at least 48 hours on June 30 of that year, is eligible to join. (The sick leave balance requirement is prorated for part-time employees.) Membership is kept strictly confidential.

HOW MUCH DO I HAVE TO CONTRIBUTE?

If you work full-time, 24 hours will be deducted from your current accumulated sick leave to join; the hours are pro-rated if you work part-time. In the future, if the hours in the bank fall below one day per member, an additional assessment of up to 16 hours may be made at the determination of the bank trustees. However, UT Personnel Policy 0382 insures that the Sick Leave Bank membership must receive a 30-day written notice prior to such an additional assessment and that members have the option to withdraw from the Sick Leave Bank if they do not wish to honor the additional assessment.

WHO MAKES DECISIONS ON REQUESTS FOR TIME FROM THE BANK?

The Sick Leave Bank is administered by a six member Board of Trustees appointed by the Chancellor. The trustees are responsible for the administration of the Bank, including the review of requests for withdrawal of sick leave hours from the Bank.

EMPLOYEE ASSISTANCE PROGRAM

<https://www.tn.gov/partnersforhealth/other-benefits/eap.html>

Faculty and exempt staff eligible to participate in the State Group Insurance Program are eligible to participate in the Employee Assistance Program (EAP) provided by the State of Tennessee. The EAP is a confidential counseling service for employees and their eligible dependents who are experiencing personal or work place problems. The EAP offers the following benefits to employees:

- Confidential Counseling/Referral Services through Optum.
- Up to five Counseling Sessions Per Problem Episode, at no cost, with preapproval by a Optum.
- Coordination/Referral for Additional Counseling, e.g., legal services, family mediation, self-help groups and community financial resources.

For more information, contact the Office of Human Resources or the Tennessee EAP Help Line at 1-855-437-3486.

WORKERS' COMPENSATION PROGRAM

<http://www.utc.edu/human-resources/workers-compensation.php>

Workers Compensation insurance carrier/report injury immediately: CorVel 1-866-245-8588, regardless if medical treatment will be accessed or NOT. Must report incidents, also.

An employee who sustains a job-related injury or illness in the course of employment with the University, and whose claim is submitted and approved by the Division of Claims Administration, is covered under the State of Tennessee Workers' Compensation Program. **In order to be eligible for workers' compensation benefits, employees who sustain an employment related illness or injury must seek medical care from one of the State approved medical providers associated with the State Workers' Compensation Provider Network. A list of approved providers can be viewed at the web site: <http://treasury.tn.gov/wc/> then click on Providers.**

The employee is responsible within 30 days of date of hire to read all information on the UTC Workers Compensation website on the procedures, plus understand the penalties if procedures are not followed in the time set by the State of TN.

Website: <http://www.utc.edu/human-resources/workers-compensation.php>

COBRA

Any employee and/or dependent currently enrolled in the State's Group Insurance Program may be eligible to continue health/dental/vision insurance after termination (voluntary or involuntary) through the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA), if he/she is not eligible for Medicare or if not insured with another group health plan.

COBRA is a federal law that gives eligible employees and/or dependents, who would normally lose their group health/dental/vision coverage, the option of continuing their same insurance for a specific length of time under certain circumstances. To meet COBRA guidelines, an employee and/or dependent must be losing medical coverage due to one of the "qualifying events" defined by Statute. For more information contact the Office of Human Resources.

BENEFIT SUMMARY

The following can be used to document the benefits elected and calculate the monthly premium deductions:

Retirement: 5% of salary Monthly \$ _____

Basic Group Program

Medical Plan: _____ Type Coverage: _____ Monthly Premium: \$ _____

Basic Term Life Monthly Premium: \$ _____

Employee Coverage
Amount: \$ _____
Dependent Coverage
Amount: \$3,000/each dependent

Basic Accidental Death and Dismemberment
Employee Coverage
Amount: \$ _____
Spouse Coverage
Amount: \$ _____
Child(ren) Coverage
Amount: \$ _____

Optional Insurance Plans

Optional Term Life

Employee Coverage
Amount: \$ _____ Monthly Premium: \$ _____
Spouse Coverage
Amount: \$ _____ Monthly Premium: \$ _____
Child(ren) Coverage
Amount: \$ _____ Monthly Premium: \$ _____

Optional Special Accidental Death and Dismemberment

Employee Coverage
Amount: \$ _____ Monthly Premium: \$ _____
Spouse Coverage
Amount: \$ _____
Child(ren) Coverage
Amount: \$ _____

Dental

Plan: _____ Monthly Premium: \$ _____

Vision

Plan: _____ Monthly Premium: \$ _____

Long Term Disability(Biweekly, each paycheck)

Plan: _____ Monthly Premium: \$ _____

Short Term Disability Monthly Premium: \$ _____

Tax Deferred Income Plan(s) _____ (Biweekly, each pay check) Monthly contribution: \$ _____

TOTAL MONTHLY PREMIUMS: \$ _____

Benefits Home Page: <http://www.utc.edu/human-resources/benefits/index.php>

University Policies/HR Policies & Procedures: http://policy.tennessee.edu/hr_policy/

ADDITIONAL BENEFITS

<http://www.utc.edu/human-resources/benefits/additional-benefits.php>

- 10% discount at the UTC Bookstore (Barnes & Noble) (except textbooks)
- 10% discount at cafeteria with UTC ID
- Discount for UTC Athletic and Fine Arts events
- Discount coupons for theme parks, etc
- Cell phone discounts
- State Parks discount
- CARTA Bus Service
- Chattanooga Area Schools Federal Credit Union
- Interest free computer loan (for qualifying faculty and staff)
- Library privileges
- Notary Public Services free

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Contact telephone numbers:

UT HR Call Center, Knoxville	1-888-444-8847
Benefits Administration, Nashville	1-800-253-9981
Partners for Health	1-888-741-3390
Health Insurance: BCBS	1-800-558-6213
Cigna	1-800-997-1617
Pharmacy Benefit	1-877-522-8679
Optum (mental health, EAP)	1-855-437-3486
Dental: Cigna DHMO Plan	1-800-997-1617
MetLife DPPO Plan	1-855-700-8001
Vision: Davis	1-800-208-6404
Minnesota Life (Life/accident)	1-866-881-0631
Flex Spending Account Payflex	1-855-288-7936
Health Savings Account Payflex	1-855-288-7936
Empower Retirement (Great West)	1-800-922-7772
Tennessee Consolidated Retirement System	1-800-922-7772

05/23/2019